



Under One Roof

Providing Housing Opportunities for Northerners



A message from the Minister Responsible for the NWT Housing Corporation: Robert C. McLeod

Inuvik Twin Lakes MLA
Robert C. McLeod was appointed Minister Responsible for the Northwest Territories Housing Corporation (NWT HC) Aug. 31, 2009. He says increasing the quality of life for Northwest Territories residents, promoting healthy and sustainable housing initiatives and supporting innovative northern building practices are areas to focus on in the coming years.

On Aug. 31, 2009 it was my pleasure to assume the duties of Minister responsible for the Northwest Territories Housing Corporation (NWT HC).

We want to continue working

with the residents of the NWT, our communities, and our partners to develop community-driven solutions for housing. We also want to deliver housing programs that are efficient and effective, and that address the needs of all Northerners while recognizing differences across the North.

I look forward to working with the NWT HC team to build affordable, quality housing and to continue supporting the delivery of housing programs and services for the benefit of the people and communities in the Northwest Territories.



Honourable NWT HC Minister Robert C. McLeod

The NWT HC's yearly delivery of *Housing Choices* provides eligible NWT residents with assistance to purchase or lease to purchase a home. *Housing Choices* also assists homeowners with repairs to private homes which contributes to reducing the cost of living for NWT residents and promotes sustainable communities.

I know that the intake window for NWT residents who require housing assistance is upon us.

To those Northwest Territories residents who may be interested in, or are eligible for assistance, I encourage you to apply to the NWT HC *Housing Choices* program by contacting the District Office that serves your community.

Thank You.

Contact your District Office today

To find out how to apply for *Housing Choices*, contact your District Office. They can tell you when NWT HC Program Advisors will be accepting applications in your community and book an appointment for you. The dates for Program Advisor community visits vary, but all dates fall between Oct. 5 to Nov. 6, 2009. You must call and make an appointment by contacting your District Office:

● **Beaufort-Delta District Office (Inuvik) Phone: 867-777-7271**

Serves Aklavik, Fort McPherson, Ulukhaktok, Inuvik, Paulatuk, Sachs Harbour, Tsigehtchic and Tuktoyaktuk.

● **Nahendeh District Office (Fort Simpson) Phone: 867-695-2519**

Serves Fort Simpson, Fort Liard, Wrigley, Jean Marie River, Trout Lake and Nahanni Butte.

● **North Slave District Office (Yellowknife) Phone: 867-873-7795**

Serves the communities of: Behchokq, Gamètì, Wekwèètì, Whatì, Dettah, Ndilo, Lutselk'e and Yellowknife.

● **Sahtu District Office (Norman Wells) Phone: 867-587-5100**

Serves the communities of: Colville Lake, Déline, Fort Good Hope, Norman Wells and Tulita.

● **South Slave Office (Hay River) Phone: 1-867-874-7600**

Serves Fort Smith, Fort Resolution, Fort Providence, Hay River Reserve, Hay River, Enterprise and Kakisa Lake.

Call your District Office today (collect calls are accepted) to learn about the intake period for applications, program eligibility requirements, how to apply for housing assistance, home repair and enhancement programs, and much more.

Under One Roof is produced twice annually by the NWT HC. Any comments, suggestions or questions can be Emailed to NWT HC Communications Advisor and Editor of *Under One Roof*, Dore Gibson, at: underonerroof@gov.nt.ca

One month window to apply to *Housing Choices* for the 2010/2011 program delivery!



Whether it's repairs and enhancements to an existing home or you are ready to buy for the first time - the window is open to access popular programs under the *Housing Choices* Program.

There are four programs under *Housing Choices*. All successful applicants to *Housing Choices* participate in the *Solutions to Educate People (STEP)* Program. The other three programs under *Housing Choices* include the *Contribution Assistance for Repairs and Enhancements (CARE)* Program; *Homeownership Entry Level Program (HELP)*; and the *Providing Assistance for Territorial Homeownership (PATH)* Program.

The NWT HC is accepting applications for *Housing Choices* between Oct. 5 and Nov. 6, 2009. The intake period is the most effective way to ensure the people of the NWT can access the homeownership

programs offered through the Corporation. Once the Nov. 6 deadline passes, the window to apply for the 2010/2011 program delivery closes for another year and the NWT HC District Offices, in conjunction with the Local Housing Organizations, begin processing the hundreds of applications in a reasonable time frame.

It is essential for the NWT HC to send a message to the people who are struggling to maintain their homes, or those who want to get into their first home as owners, to contact their NWT HC District Office.

The NWT HC staff will be pleased to discuss *Housing Choices* and an appointment to assist with the application process.

Appointments must be booked to meet with a program advisor between October 5 and November 6 for the 2010-2011 program delivery. Check with your District Office or Local Housing Organization to confirm when a NWT HC Program Advisor will be in your community.

Changes to *Housing Choices* Program

Earlier this year, the NWT HC made important changes to *Housing Choices*. These changes are designed to make our programs more accessible and responsive to the housing situation in each community.

Changes are as follows:

Effective April 1, 2009, Contributing Assistance for Repairs and Enhancements (CARE) assistance for homes without land tenure was increased from \$25,000 to \$40,000.

Effective April 1, 2009, Providing Assistance for Territorial Homeownership (PATH) funding was increased from \$90,000 to \$125,000.

Core Need Income Thresholds (the maximum income that a family can have to qualify for *Housing Choices*) have been increased in most communities.

As a result of these changes, households that did not previously qualify for homeownership or repair assistance may now qualify.

To determine your eligibility for assistance through *Housing Choices*, please contact your local NWT HC District Office.

HOUSING TIPS

Small Fixes = Big Savings

Do you sometimes feel as if your cash is walking out the door, or crawling through the window?

The reality is if your home is not secure, well-insulated, energy efficient and sealed tight that's exactly what might be happening.

Over the long-term, a well maintained home will save its owner's money and will be better for the environment.

The following are some energy saving tips from our friends at the Arctic Energy Alliance:



The longer the refrigerator door is open, the more energy you waste.

Appliances

The older the appliance is the less efficient it will be. Many appliances today such as dishwashers, refrigerators, washers and dryers meet stringent energy efficiency targets - which is why the government offers tax rebates to those who upgrade to an energy efficient-rated appliance.

Here are some tips you can try right now to save energy on appliance use - starting with the dishwasher.

If your dishwasher is located next to your refrigerator, see if you can move it. The heat that is generated from the dishwasher makes your refrigerator work harder. If the dishwasher has a 'rinse hold' button turn it off because it uses 3 to 7 gallons of water each time it is on.

Keep an eye on the dishwasher when a load is going through. When it enters the dry cycle turn it off, open the dishwasher door a crack and let the dishes air dry. Also be sure your dishwasher is full for every wash, but not overfull.

When it comes to washing machines, one of the best things you can do is wash your clothes in cold water, using a cold water rated laundry detergent. Over a year this can result in significant energy decreases because your hot water heater won't have to heat the water used by the washing machine.

Always wash and dry full loads, and remember to change the water level setting on the washer to match a smaller load size.

Refrigerators are one of the



Wash in cold water and save...

biggest energy using appliances in any household. Some simple tricks to reducing energy use is to make sure the setting on your refrigerator or freezer is not too low. The colder the setting the harder your refrigerator or freezer has to work. Something as simple as opening your refrigerator door fewer times each day can result in measurable energy savings.

Heating and Cooling

When it comes to heating your home in the winter, enhancements and upgrades can make a big difference to what your annual heating and power bill will be.

First, set your thermostat as low as is comfortable in winter. Even a few degrees Celsius can make a difference over the long winter months. Secondly, remember to keep doors closed to rooms that are not being used and check and replace your furnace filters once a month to ensure it can operate properly and efficiently.

Did you know the fans in your bathroom, if left on, only need one hour to vent all of the air in your house outside? Imagine the effect that can have on your heating bill. For many more energy saving tips check out the Arctic Energy Alliance website at:

www.aea.nt.ca

Check Your Fuel Tank!

Even a small leak can be disastrous if it goes unchecked.

An empty home heating fuel tank in the dead of winter can result in frozen pipes. Or worse - it could indicate a leaking fuel tank. The NWT Environmental Protection Act requires all contaminated soil to be removed around fuel spills. All spills should be reported, and not doing so could result in a fine. This coupled with the cost to replace the tank when you didn't plan for it can be a shocking surprise.

A fuel tank can fail at any time. Some reasons for failure include a manufacturing defect, mechanical damage, or corrosion. The best way to prevent a failure is to do a thorough inspection of your tank every year. Check for rust on the exterior of the tank - especially near the bottom. Check all connections into and out of the tank for leaks and do a visual inspection around the tank for leaks.

Also confirm the age of the tank you have. If it's more than 15 years old you should replace it.

Home insurance can protect you from the effects of a costly spill that involves soil remediation. For NWT HC rental units, all fuel tanks are replaced after 15 years. For lower income homeowners who qualify, the NWT HC offers preventative maintenance services annually to inspect and replace the fuel tank if necessary.



The Northern United Place in Yellowknife got a facelift thanks to a retrofit program supported by NWT HC and the Canada Mortgage and Housing Corporation. The project was completed this summer and will help extend the life of the building which is home to Aurora College, senior and student apartments, two churches and an auditorium.

Partnerships between NWT HC and Local Housing Organizations create housing successes in communities

Since its inception in 1974, the Northwest Territories Housing Corporation (NWT HC) has been committed to community involvement in housing delivery. In many communities across the North, housing professionals play a daily role in providing quality shelter options to their fellow residents.

The NWT HC, the Local Housing Organizations, and its community partners administer and manage the *Public Housing Program*. This partnership allows for a link between the NWT HC, the community and the tenants. Our collective goal is to ensure that residents have access to adequate, affordable, and suitable housing no matter which community they live in.

While community staff are primarily focused on the operation and maintenance of public housing, they also provide a number of housing services to community residents. Staff are available to discuss your housing options with you. While they are not directly responsible for delivering homeownership programs (homeownership programs are delivered by the NWT HC's District Offices), they have knowledge of NWT HC programs and are often able to counsel and provide recommendations on possible homeownership options for current public housing tenants and other interested families.

During the upcoming program intake period your Local Housing Organization will, if there is one located in your community, serve as the temporary office for the program officers from NWT HC's District Offices. Interested applicants can check with their Tenant Relations Officer for an update on when Program Advisors will be in their community.

Local input allows housing to be delivered in a manner that meets community needs. The NWT HC continues to value its community partners as a key contributor to its program and service delivery.

CARE, HELP, PATH, STEP - FOUR WAYS TO REACH YOUR GOALS

The services delivered by the NWT HC are varied but they focus on a few key themes. Through four main homeownership programs under the NWT HC's *Housing Choices*, it attempts to maintain and manage a sustainable housing environment that provides adequate, safe and efficient homes and apartments throughout the NWT.

Client counselling is required at all stages during the application process. As well, all applicants are required to complete their application form with a representative from the NWT HC.

This gives the NWT HC the opportunity to provide people who want to participate in a program the relevant information they need regarding eligibility criteria, assistance levels and eligible project costs.

An in-depth overview of the client Program Agreement is also undertaken during the counselling session and homeowner responsibilities are discussed. Home maintenance resources and educational materials are also made available.

Assistance is provided at various levels based on the applicant's income, family size and the community Core Need Income Levels (CNIL). The CNIL levels are predetermined for each community.

Clients should plan to spend about an hour to complete the application process with an NWT HC representative.

Once again, to take advantage of these programs applications must be submitted between Oct. 5 and Nov. 6, 2009.

● Contributing Assistance for Repairs and Enhancement (CARE):

By offering forgivable loans, CARE helps homeowners make

necessary repairs to ensure a safe and healthy residence and to increase the useful economic life of their home.



The NWT HC Beaufort-Delta District Office program delivery team: Shirley Kisoun (left), Elizabeth Vittrekwa, Marjorie Hansen, and Kelcy McDonald.

● Homeownership Entry Level Program (HELP):

HELP is intended to assist first-time home seekers who are not able to secure mortgage financing or are unsure if they can manage the responsibilities of a mortgage. HELP allows them to assume the responsibilities of homeownership before actually purchasing a home.

To achieve this, the NWT HC leases (rents) a home to eligible applicants who then become tenants. After completing a two-year lease period the tenants are eligible to receive down payment assistance to become an owner. This assistance will only be provided if the tenant is not in default of the HELP Agreement, the Residential Tenancy Agreement, and has no outstanding rent due or tenant related damage. Once clients reside in the unit for two years, they are eligible for a \$10,000 equity contribution for the purchase of a home either through PATH or on their own.

● Providing Assistance for Territorial Homeownership (PATH):

PATH helps clients become homeowners by providing assistance, in the

form of forgivable loans, to subsidize the cost of constructing or purchasing a modest home. The client obtains any additional money required for their project through an approved financial institution or other verifiable source.

● Solutions to Educate People (STEP):

STEP provides education and counselling assistance consisting of four courses designed to prepare participants for the requirements of homeownership.

STEP aims to increase homeownership applicants' financial skills, as well as their knowledge of the home purchase process and basic home maintenance repairs.

Assistance is provided in the form of four courses, which are each 6.5 hours in

length and delivered in each community. Some of the courses are prerequisites for access to the other three NWT HC programs. The courses are:

- Financial Skills I - Budgeting
- Financial Skills II - Banking & Credit
- Home Purchase
- Home Maintenance & Repair

Priority to participate in STEP will be given to applicants for PATH, CARE and HELP, but other individuals may take the courses as available space permits.

To learn more about programs and services offered by NWT HC contact your District Office.



If you take care of your home, your home will take care of you.

Take a STEP closer...

Jerry Vanhantsaeme is the NWT HC Program Training Specialist for the STEP Program. He travels throughout the NWT to work with Local Housing Organizations and clients to teach essential skills required to purchase a home, maintain and repair a home, and to manage the financial obligations that come with owning a home.

"The STEP Program allows a person to learn about all facets of homeownership - from budgeting to home maintenance," said Vanhantsaeme.

"It's about learning to budget your income to cover all your expenses and how to set financial goals that are specific, measurable, and achievable."

The first course, Financial Skills I, focuses on budgeting. It teaches the importance of managing your money, it encourages you to think about your personal needs and wants and to understand the difference between the two. Other topics include learning

how to develop a budget and make it work over the long-term.

Financial Skills II teaches about the banking and credit requirements surrounding homeownership. The third course focusses on the many details involved in purchasing a home. The fourth course looks at home maintenance and repair.

The STEP programs are free of charge and must be completed to be eligible for PATH, HELP, or CARE. The courses are available to anyone - not just those who are interested in applying for NWT HC programs.

"We offer STEP because we know becoming a first-time homeowner is a big step. Over time peoples' goals change and that's okay," said Vanhantsaeme.

"We help people to budget for their core needs and teach them to look at how things are now, and how they should be to attain their goals."

Check with your NWT HC Housing District Office to find out when the next series of STEP classes will be held in your community.



STEP Program Training Specialist
Jerry Vanhantsaeme

Local Housing Organizations Operate in 22 Northwest Territories communities:

- Aklavik
- Behchokq
- Délne
- Dettah/Ndilo*
- Fort Good Hope
- Fort Liard
- Fort McPherson
- Fort Providence
- Fort Resolution
- Fort Simpson
- Fort Smith
- Hay River
- Ulukhaktok
- Inuvik
- Iutselk'e
- Norman Wells
- Paulatuk
- Sachs Harbour
- Tsiigehtchic
- Tuktoyaktuk
- Tulita
- Yellowknife

* These communities are taken care of by the Yellowknives Dene First Nation.

The communities of Gamoti, Whati and Wrigley have public housing units. However, there is no LHO in these communities. The NWT HC North Slave District Office takes care of the public housing units in Whati and Gamoti; and the Fort Simpson Housing Authority takes care of the public housing units in Wrigley.

This year, with the support of the LHOs, NWT HC plans to:

- Complete over 125 public housing units
- Support over 325 modernization and improvement projects on existing units
- Offer over 100 homes through its HELP Program

Fort Simpson - Nahendeh District Office - Hosts Housing Meeting

Gerry Cheezie (left), Mary Richardson and Michael Keohane are three of the nine people from the North Slave District Office working directly with clients to discuss their possible housing support options in Dettah, Gameti, Ndilo, Behchokō, Wekweeti, Whati, Lutselk'e and Yellowknife.



Based at the NWT HC Headquarters in Yellowknife, Suzanne Desfosses (left), Joan Astle, Terry Fisher and Lorraine Hewlett provide support to the staff at the NWT HC's five District Offices.



The South Slave District Office staff, including Lucille Harrington (left), Brian Hebert, and Yvonne Burke, are available to assist you with any questions you may have regarding the NWT HC's programs.



The dynamic duo of Philip Bailey and Chris Greek are well known throughout the Sahtu region. They will be available to answer any questions regarding the upcoming NWT HC program intake. Serving Colville Lake, Deline, Fort Good Hope, Tulita and Norman Wells - the Sahtu District Office, based in Norman Wells, has a lot of ground to cover, as do all the District Offices.

With a program intake period coming it was the perfect time to bring representatives from the NWT HC District Offices together. A meeting was held in Fort Simpson September 8-10 to discuss program delivery challenges, communications, policy issues and to share perspectives on the various housing issues facing the five Districts.

"These are the NWT HC people on the front lines. They are the people who manage program delivery, work directly with the Local Housing Organizations in the communities and with our hundreds of clients throughout the NWT," said NWT HC Manager of Programs and Implementation Suzanne Desfosses.

"They do an amazing job and we thank them for their dedication to helping clients understand our programs and to assisting northerners to take advantage of the wide range of housing support options we have."



NWT HC Program Meeting Host: Nahendeh District Office. Pictured left: Nahendeh District Director Chris Hewitt, Lorayne Moses, Betty Hardisty, and Ernest McPherson with meeting facilitator Debby Ross behind him.

Contributing to community growth through housing

Good quality, affordable housing is among the most critical elements of any community. Families who live in adequate, affordable and suitable housing are shown to have better health. Students who live in better conditions are better able to learn and develop. Our environment benefits from homes that are energy efficient and easier to operate.

These are a few of the ways that the programs and services provided by the NWT HC contribute to your community. But did you know that Housing Corporation clients make their own housing contributions to

their community every month?

Housing Corporation public housing tenants contribute to their communities through regular rent payments. Every dollar paid to a Local Housing Organization in rent goes directly into community housing services.

These services include regular operation and maintenance of public housing units, energy upgrades to existing homes and the construction of new public housing to replace older units that have fallen into disrepair.

The services provided under the *Public Housing Program* depend heavily on the funds collected through tenant rent, and every dollar in unpaid rent is reflected in reduced services in your community. Please remember the importance of paying your rent and the impact it has on the quality of life in your community.

Not a Housing Corporation client? Still want to contribute to improving your community? Here are a few housing-related ways that you can improve your community:

- Organize a neighborhood clean-up day, or simply take the time to beautify your own property.
- Complete energy upgrades to your home to help clean the environment (and save money on your energy bills!).
- Volunteer at a local homeless shelter or transitional home.
- Tell someone you know about the programs and services offered by the NWT HC.

NWT Housing Corporation Mandate: "NWT HC provides access to adequate, suitable, and affordable housing. Through the provision of housing programs and services, the NWT HC contributes to the health and education of our people and the development of sustainable, vibrant and safe communities."



**NORTHWEST TERRITORIES
HOUSING CORPORATION**